

Ameritas Retirement Plans

Period Ending December 31, 2004

	<u>Morningstar Category</u>	<u>Ameritas Contract Management Fee</u>	<u>Expense Ratio</u>	<u>TOTAL</u>
Ameritas Guaranteed Account	Stable Value	0.15%	0.70%	0.85%
Calvert Income A	Intermediate Term Bond	0.25%	1.19%	1.44%
PIMCO Total Return Admin	Intermediate Term Bond	0.25%	0.68%	0.93%
American Century Ultra	Large Growth	0.25%	1.00%	1.25%
Ameritas Retirement Equity Account	Large Growth	0.15%	0.45%	0.60%
Alger American Growth	Large Growth	0.25%	0.85%	1.10%
Alger American Leveraged AllCap	Large Growth	0.25%	0.97%	1.22%
Calvert Social Index Fund	Large Growth	0.25%	0.75%	1.00%
Fidelity VIP Contrafund	Large Blend	0.25%	0.75%	1.00%
Fidelity VIP Index 500	Large Blend	0.25%	0.28%	0.53%
Calvert Social Investment Eqty A	Large Blend	0.25%	1.29%	1.54%
MFS Value	Large Value	0.25%	1.26%	1.51%
American Century Income & Growth	Large Value	0.25%	0.69%	0.94%
Alger Mid Cap Growth	Mid Cap Growth	0.25%	0.93%	1.18%
American Century Heritage Inv	Mid Cap Growth	0.25%	1.00%	1.25%
Calvert Capital Accumulation A	Mid Cap Growth	0.25%	1.82%	2.07%
FMI Common Stock	Mid Cap Blend	0.25%	1.22%	1.47%
American Century Equity Income	Mid Cap Value	0.25%	1.00%	1.25%
Baron Growth	Small Growth	0.25%	1.33%	1.58%
Calvert New Vision Small Cap A	Small Growth	0.25%	1.77%	2.02%
Third Avenue Small Cap Value	Small Value	0.25%	1.15%	1.40%
Janus Small Cap Value	Small Value	0.25%	1.07%	1.32%
American Century Int'l Growth Inv	Foreign Stock Large Growth	0.25%	1.27%	1.52%
Fidelity Overseas	Foreign Stock Large Blend	0.25%	1.21%	1.46%
Calvert World Values Int'l Eqty A	Foreign Stock Large Blend	0.25%	2.07%	2.32%
MFS International New Discovery	Foreign Small/Mid Growth	0.25%	1.72%	1.97%
Fidelity VIP Money Market	Cash	0.25%	0.29%	0.54%
Calvert Social Investment Balanced	Moderate Allocation	0.25%	1.25%	1.50%
Fidelity VIP Asset Manager	Moderate Allocation	0.25%	0.73%	0.98%
MFS Total Return	Moderate Allocation	0.25%	0.88%	1.13%
Third Avenue Real Estate Value	Specialty - Real Estate	0.25%	1.19%	1.44%

Plan Fees

Annual Administrative Fee \$11.32 per participant

Total Average Participant Expense Charge

For 2004, the total average expense charge for a City of Lincoln participant was 0.96%. Of this total average expense charge, 0.18% was the Ameritas contract charge and plan fees and 0.78% was the fund expenses.

Contact Information

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"Information Received March 2005"